

EXHIBIT 1

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O'BRIEN, BELLAND & BUSHINSKY, LLC

By: Thomas F. Karpousis, Esquire, NJ Attorney ID No.: 028171990

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ATTORNEYS FOR PLAINTIFF

SUPERIOR COURT BERGEN COUNTY

FILED

OCT 26 2016

**SUPERIOR COURT OF NEW JERSEY
COUNTY OF BERGEN
FINANCE DIVISION**

ROBERT AND PATRICIA

HANSEN, HUSBAND AND WIFE

SUPERIOR COURT OF NEW JERSEY

BERGEN COUNTY - LAW DIVISION

DEPUTY CLERK

Plaintiff(s),

v.

DOCKET NO.: **L-7653-16**

STATE FARM INSURANCE COMPANY :

Civil Action

Defendant(s).

COMPLAINT AND JURY DEMAND

Plaintiffs, Robert and Patricia Hansen, residing at 252 Homestead Road, Paramus, New Jersey, 07652 by way of Complaint against the Defendant say:

COUNT ONE

1. At all times relevant to this Complaint Plaintiffs, Robert and Patricia Hansen, are adult citizens of the State of New Jersey, owning a home and residing therein at 252 Homestead Road, Paramus, New Jersey 07652.

2. At all times relevant to this Complaint the Defendant, State Farm Insurance Company, upon information and belief, is a Bloomington, Illinois corporation licensed to and writing insurance in the State of New Jersey with an office therein at 300 Kimball Drive, Parsippany, New Jersey 07054.

3. At all times relevant to this Complaint, Plaintiffs had entered into a contract of insurance with Defendant, bearing policy number 30-BS-2603-7, which is a "homeowner's" policy of insurance providing certain coverage to Plaintiffs for damage to their home, amongst other coverages.

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DEPUTY CLERK

4. On or about October 29, 2010, a motor vehicle driven by Stanley Fink crashed into and through the home owned by Plaintiffs, Robert and Patricia Hansen, causing severe damage to various rooms, structural damage, property content damage, damage to the home's physical appearance and made the home uninhabitable for a period of time.

5. Pursuant to their policy of insurance with Defendant, Plaintiffs made claims under and pursuant to the homeowner's policy noted above, policy no.: 30-BS-2603-7, for all losses noted above.

6. While Defendant made certain payments pursuant to the policy in question, they have improperly refused to make certain payments denied a number of the above noted claims, and have not made Plaintiffs whole for the damages they have sustained as is required by the provisions of the policy in question.

7. As a result of its improper denial of claims, the Defendant has breached its contract with Plaintiff, and said breach has resulted in monetary damages to the Plaintiffs.

WHEREFORE, Plaintiffs demands judgment against the Defendant for damages, interest, costs of suit, attorneys fees and such other relief as this Court deems equitable and just.

COUNT TWO

1. Plaintiffs, Robert and Patricia Hansen, repeat the allegations of paragraphs one through seven of the first Count as if set forth fully herein.

2. Despite the merit and validity of Plaintiffs' claim for benefits under their Policy No.: 30-BS-2603-7, Defendant, State Farm Insurance Company has unreasonably refused to honor the claims in an arbitrary and capricious manner.

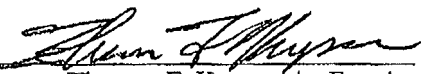
3. Defendant, State Farm Insurance Company, acting through its agents, servants, workmen, and employees has acted willfully, maliciously and with bad faith with the intent of

avoiding payment of benefits owed to the Plaintiffs pursuant to the policy in question.

4. As a result of Defendant, State Farm Insurance Company's willful and malicious conduct, Plaintiffs have suffered harm, both financial and emotional in nature, and mental anguish.

WHEREFORE, Plaintiffs demands judgment against the Defendant for damages, including punitive damages, interest, attorneys fees, costs of suit and such other relief as the Court deems equitable and just.

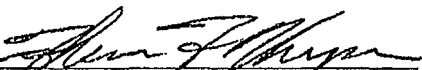
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DEMAND FOR JURY TRIAL

Plaintiff hereby demand a trial by jury.

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DESIGNATION OF TRIAL COUNSEL

Pursuant to Rule 4:25-4, Thomas F. Karpousis, Esquire is hereby designated as trial counsel in the above matter.


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CERTIFICATION PURSUANT TO RULE 4:5-1

1. I hereby certify that, to my knowledge, the matter in controversy is not the subject of any other action pending in any Court or of a pending arbitration proceeding.
2. To my knowledge, no other action or arbitration procedure is contemplated.
3. I have no knowledge at this time of the names of any other parties who should be joined in this action.

O'BRIEN, BELLAND & BUSHINSKY, LLC

By: 
Thomas F. Karpousis, Esquire

Dated: 10/25/16